

How companies keep dangerous products on the market

Safety standards and regulations protect people from dangerous products and unsafe working conditions. They also protect our air, water and food. These laws make cars safer and protect children from toys, cribs and sports equipment that pose a risk of serious injury or death.

Some companies try to keep the dangers of their product a secret to avoid the cost of making it safer or taking it off the market. Sometimes the public only learns about a dangerous product because someone who was injured because of it was able to prove in court that it was unsafe and its manufacturer knew or should have known of the risk it posed.

Companies often try to keep the public in the dark about the dangers of a product through confidentiality agreements. These agreements require an injured person who filed a lawsuit to sign a promise before they are paid for their damages to keep secret what they learned about the unsafe product.

One defect hidden for many years by confidentiality agreements was a faulty ignition switch on GM cars that caused the car to lose power, shutting down the steering, brakes and air bags. In another example, Ford knew from its own research that backseat lap belts should include a shoulder harness for better passenger protection.



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Confidentiality agreements kept the public from learning about a faulty ignition switch on some cars.

Yet, for many years Ford did not manufacture cars with the safer seat belt. Instead, it used confidentiality agreements to keep the public from knowing the dangers to rear-seat passengers. A 2021 study by the Center for Justice & Democracy at New York Law School found that lawsuits dealing with those two automobile safety issues were among 125 lawsuits that led to major safety improvements that benefit large numbers of people.

Rather than improve their product, some companies have spent millions

of dollars in advertising to persuade the public that evidence of the product's danger is not based on sound science.

Sometimes a company or an industry will attempt to influence the outcome of research. According to a 2017 report by the Union of Concerned Scientists, Phillip Morris donated millions to prestigious universities to fund research, but with strings attached. A major contract with one university barred professors from publishing the results of their research without the company's permission.

Industries also look to Congress to try to avoid accountability for manufacturing and selling dangerous products. An analysis by Public Citizen of campaign contributions and lobbying expenditures revealed that big corporations and their interest groups spent over \$1 billion on lobbying and campaign contributions to influence the 2016 elections and the government regulators whose job it is to protect the public.

As outlined in the report, "Deregulation for Sale," much of that effort was aimed at avoiding regulation and oversight of the harm caused by dangerous products.

Hotter weather can be dangerous for older adults

Warmer summer temperatures can spell trouble for older adults. Every year there are about 12,000 heat-related deaths in the United States. Most of those are people over 80.

Older adults are more vulnerable when temperatures rise. As we age, our bodies don't adjust as well to sudden temperature changes as when we were younger.

Higher nighttime temperatures don't allow the body to cool down sufficiently, and it doesn't take extreme heat to create a problem for the elderly. Temperatures in the mid-80s can be a challenge when that's higher than normal for the area.

Certain medications and chronic illnesses can make it harder for seniors to adjust to hotter weather. Older adults with dementia may not realize when they are becoming overheated or dehydrated.

Being overheated may cause sudden dizziness, cramps or swelling in the legs or ankles. Heat exhaustion results when your body can no longer

stay cool. You may feel thirsty, dizzy, weak, uncoordinated or nauseated. You may sweat a lot and have cold, clammy skin or a rapid pulse.

Signs of heat stroke include fainting, changes in behavior, a body temperature over 104 degrees, not sweating even though it's hot, and a pulse rate that is either strong and rapid or slow and weak.

Heat stroke is a medical emergency that requires immediate attention.

The Centers for Disease Control and Prevention offers suggestions for staying safe in the heat:

- Drink plenty of water throughout the day; don't wait until you're thirsty.
- Avoid using your oven or stove to prepare meals.
- Wear loose-fitting clothes and take showers to cool down.
- If you don't have air conditioning in your home, stay with family or friends.
- Don't overwork yourself and make sure to rest.

- When outside, wear sunscreen and a hat, try to stay in the shade and move more slowly to avoid becoming overheated.

If you have elderly friends or family:

- Check on them regularly to be sure they know how to stay cool during extreme heat and that they aren't showing signs of heat-related health issues. If you don't live nearby, have the contact number of someone who can check for you.
- Know what medicines they are taking and if any of those affect the body's ability to regulate its temperature.
- Seek immediate medical care if the person has symptoms of heat-related illness.
- Pay careful attention to the habits or behavior of older adults with dementia. They may not be able to express their discomfort or follow instructions for staying safe in the heat.



Distracted driving kills, injures thousands each day

Distracted driving is the cause of about 3,000 people killed and 400,000 injured every day, according to the Centers for Disease Control and Prevention. One in five of those killed by a distracted driver were not even in the vehicle involved in the crash. They were walking, riding a bike or somewhere outside a vehicle.

Any activity that takes your eyes off the road, your hands off the wheel or your attention off your driving is a distraction that can have tragic consequences. Sending a text message, talking on a cell phone, using a navigation system or eating while driving are some examples of distracted driving.

At 55 miles per hour, sending or reading a text is like driving the length of a football field with your eyes closed, the CDC says.

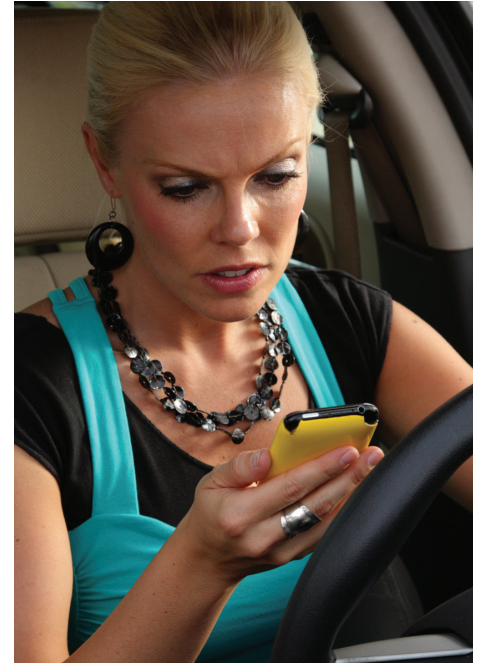
Teenage drivers are especially at risk. They are more likely to be distracted than drivers 20 years or older. The CDC found in a 2019 survey

that 39 percent of high school students who drove in the past 30 days texted or emailed while driving on at least one of those days.

Teens are also at greater risk of being killed in wrecks involving distracted driving.

To help prevent distracted driving:

- Adjust your mirrors, select your music, make the phone call or read the email before or after your trip.
- Use do-not-disturb features on your cell phone to avoid incoming calls and texts while you're driving.
- If you are riding with a distracted driver, ask the driver to focus on driving.
- Reduce distractions for the driver by assisting with navigation and other tasks.
- Parents should speak with their teenage or young adult children about distracted driving and the dangers it creates. Many



states have laws that prohibit texting and require hands-free cellphone use while driving. Be sure younger drivers know the law and understand the dangers of distracted driving for themselves and others.

What to do if your online order never arrives

The convenience of shopping online makes it a popular option for many people, and most online retailers make it easy to return a product for replacement or refund if you're not satisfied. They want happy customers who'll buy from them again.

But what if the item you purchased never arrives? According to the Federal Trade Commission, you should notify the seller as soon as possible if the item you bought doesn't arrive when expected.

Federal law requires a seller to ship your order within the timeframe it promises or within 30 days of your order if no time is promised. If the seller can't ship by that date, it must give you a new shipping date and the option to cancel for a full refund.

If you choose to cancel and get a refund, the seller must refund your money within seven working days after you cancel the order.

If you paid for the purchase with a credit card and your statement shows you were charged for an item you didn't receive, you can also notify the credit card company that you wish to dispute the charge. You must do this within 60 days of the date of the statement where the charge first appears.

Purchasing online with a debit card may make it more difficult to get a refund for an item that never arrives. Contact your debit card issuer to ask

if it offers any voluntary protections or assistance to help you get your money back.

If you qualify for a refund and the seller won't give you your money back, the FTC has advice on writing a complaint letter, along with samples, at consumer.ftc.gov/articles/sample-customer-complaint-letter.

Sharing your experience on social media may get results if all else fails. Many companies monitor social media and may try to resolve the issue with you to maintain a favorable reputation with other potential customers.



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How to tell if someone is using your identity

Identity theft affects about 1 in 20 Americans every year and is increasing. In 2020, the Federal Trade Commission received almost double the number of complaints reported in 2019.

Common types of identity theft include using your credit or debit card information to make unauthorized purchases, using your personal information to open a credit card account and using your bank account information to withdraw money.



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Seeing an unfamiliar charge on your credit card or bank statement may be an indication that someone is using your identity. Other signs are bills for items you didn't buy or calls from debt collectors about accounts you didn't open.

Some identity thieves may try to use your personal information to apply for government benefits or get tax refunds. You may get a notice from the Internal Revenue Service that it received more than one tax return in your name.

Protect yourself by staying alert to activity on your credit card and bank statements. Signing up for text or email alerts whenever there's a new transaction will help you spot suspicious activity early. Know when to expect bills and bank statements. If they are late, contact the sender.

Check your credit report at least once a year. Look for any account you didn't open or a credit inquiry you don't recognize. If someone signs up for a new cell phone plan or utility service under your name, that will appear on your credit report as an inquiry. Federal law entitles you to a free annual credit report. You can get your credit report from www.annualcreditreport.com/index.action.